Please Amend Claims 1, 3, 4, 5 and 6, as follows:

1. (Currently Amended) A thin-film magnetic head assembly comprising:

a core block provided with a sliding surface which slides over a medium, the core block comprising a magnetoresistive element disposed adjacent to an insulating layer;

a base plate on which the core block is mounted;

an insulating junction substrate mounted on at least one surface of the base plate; and

lines connecting the magnetoresistive element to terminals disposed on the junction substrate,

wherein the relationship $C_{PWB}/C_{MR} < 1.5$ is satisfied, wherein C_{MR} is the-<u>a</u> capacitance of the core block including the magnetoresistive element, and C_{PWB} is the-<u>a</u> capacitance of a section including the junction substrate and the base plate.

- 2. (Original) A thin-film magnetic head assembly according to Claim 1, wherein the magnetoresistive element is disposed between a plurality of insulating layers inside the core block.
- 3. (Currently Amended) A thin-film magnetic head assembly according to Claim 1, wherein the atotal of the capacitance C_{MR} and the capacitance C_{PWB} is 5 pF or less.
- 4. (Currently Amended) A thin-film magnetic head assembly according to Claim 1, wherein the <u>a</u>total of the capacitance C_{MR} and the capacitance C_{PWB} is 1 to 5 pF.
- 5. (Currently Amended) A magnetic recording and playback apparatus comprising:

a thin-film magnetic head assembly according to Claim 1; and a rotary cylinder,

wherein the thin-film magnetic head assembly is mounted in a recess formed in the a periphery of the rotary cylinder.

6. (Currently Amended) A thin-film magnetic head assembly according to Claim 1, wherein the core block comprises:

a pair of core halves, the core halves being joined together; and a built-in layer disposed at the <u>a</u> junction between the core halves, the built-in layer comprising the magnetoresistive element, an electrode layer connected to the magnetoresistive element, and <u>one of insulating layers or and shielding layers</u>, the <u>one of the insulating layers or and shielding layers sandwiching the magnetoresistive element and the electrode layer,</u>

wherein the electrode layer is connected to pads disposed outside the built-in layer, and the lines connected to the terminals of the junction substrate are connected to the pads,

wherein a capacitance is produced by the magnetoresistive element disposed between the <u>one of the</u> insulating layers er<u>and</u> shielding layers in the core block.